

# House Calendar No. 157

110TH CONGRESS  
1ST SESSION

# H. RES. 825

[Report No. 110–450]

Providing for consideration of the bill (H.R. 3915) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to establish licensing and registration requirements for residential mortgage originators, to provide certain minimum standards for consumer mortgage loans, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 14, 2007

Mr. ARCURI, from the Committee on Rules, reported the following resolution; which was referred to the House Calendar and ordered to be printed

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## RESOLUTION

Providing for consideration of the bill (H.R. 3915) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to establish licensing and registration requirements for residential mortgage originators, to provide certain minimum standards for consumer mortgage loans, and for other purposes.

1       *Resolved*, That at any time after the adoption of this  
2 resolution the Speaker may, pursuant to clause 2(b) of  
3 rule XVIII, declare the House resolved into the Committee

1 of the Whole House on the state of the Union for consider-  
2 ation of the bill (H.R. 3915) to amend the Truth in Lend-  
3 ing Act to reform consumer mortgage practices and pro-  
4 vide accountability for such practices, to establish licens-  
5 ing and registration requirements for residential mortgage  
6 originators, to provide certain minimum standards for  
7 consumer mortgage loans, and for other purposes. The  
8 first reading of the bill shall be dispensed with. All points  
9 of order against consideration of the bill are waived except  
10 those arising under clause 9 or 10 of rule XXI. General  
11 debate shall be confined to the bill and shall not exceed  
12 one hour equally divided and controlled by the chairman  
13 and ranking minority member of the Committee on Finan-  
14 cial Services. After general debate the bill shall be consid-  
15 ered for amendment under the five-minute rule. It shall  
16 be in order to consider as an original bill for the purpose  
17 of amendment under the five-minute rule the amendment  
18 in the nature of a substitute recommended by the Com-  
19 mittee on Financial Services now printed in the bill. The  
20 committee amendment in the nature of a substitute shall  
21 be considered as read. All points of order against the com-  
22 mittee amendment in the nature of a substitute are waived  
23 except those arising under clause 10 of rule XXI. Notwith-  
24 standing clause 11 of rule XVIII, no amendment to the  
25 committee amendment in the nature of a substitute shall

1 be in order except those printed in the report of the Com-  
2 mittee on Rules accompanying this resolution. Each such  
3 amendment may be offered only in the order printed in  
4 the report, may be offered only by a Member designated  
5 in the report, shall be considered as read, shall be debat-  
6 able for the time specified in the report equally divided  
7 and controlled by the proponent and an opponent, shall  
8 not be subject to amendment except as specified in the  
9 report, and shall not be subject to a demand for division  
10 of the question in the House or in the Committee of the  
11 Whole. All points of order against such amendments are  
12 waived except those arising under clause 9 or 10 of rule  
13 XXI. At the conclusion of consideration of the bill for  
14 amendment the Committee shall rise and report the bill  
15 to the House with such amendments as may have been  
16 adopted. Any Member may demand a separate vote in the  
17 House on any amendment adopted in the Committee of  
18 the Whole to the bill or to the committee amendment in  
19 the nature of a substitute. The previous question shall be  
20 considered as ordered on the bill and amendments thereto  
21 to final passage without intervening motion except one  
22 motion to recommit with or without instructions.

23 SEC. 2. During consideration in the House of H.R.  
24 3915 pursuant to this resolution, notwithstanding the op-  
25 eration of the previous question, the Chair may postpone

- 1 further consideration of the bill to such time as may be
- 2 designated by the Speaker.



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